THE EFFORTS TO ENCOURAGE INNOVATION THROUGH THE WELFARE OF EMPLOYEES AND WORK CULTURE IN THE ONLINE LOAN INDUSTRY

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Abstract
Human resource management is the process of dealing with various problems in the workplace so that company activities can be supported to achieve predetermined goals. Humans constitute one of the components of the organization, consisting of individuals employed by the organization. This study seeks to assess initiatives that promote innovation via Employee Welfare and Work Culture within the online loan sector at PT Amaan Indonesia Sejahtera, Branch of Serang. The method used was a quantitative survey using SPSS 29 software, with a population of 48 respondents and a saturated sample. The results showed that the Employee Welfare variable 3,150 and Work Culture variable 2,993 were all greater than Table 1.679, so Ho was rejected. The Fcount value is 28.135, greater than Ftable 3.20, which means Ho is rejected. Partially, the Employee Welfare and Work Culture variables encourage innovation, and simultaneously, these two variables also encourage employee innovation at PT Amaan Indonesia Sejahtera, Serang Branch.
Keywords: Innovation; Employee Welfare; Work Culture

INTRODUCTION

The online lending sector in Indonesia has experienced rapid growth in recent years. PT Amaan Indonesia Sejahtera, a key participant in this sector, plays a crucial role in transforming the financial landscape of society. To foster growth and innovation, PT Amaan Indonesia Sejahtera Cabang Serang acknowledges the significance of employee welfare and supportive work culture in cultivating a productive and innovative work environment.

Innovation is a critical component of competition, as it can provide companies with a competitive advantage by introducing new products, processes, and ideas or enhancing existing business conditions. This advantage can increase productivity, efficiency, sales, and employment (workforce). Nevertheless, innovation can be perilous for businesses (Wijaya, 2019). Employee welfare is a complementary reward (material and non-material) given to employees (Suharsaputra, 2010). According to Hasibuan (2005), an organization's performance increases if it meets the quality of work results, punctuality, initiative, skills, and good communication. Increasing employee work productivity aims to maintain and improve their physical and mental conditions (Azis, 2022).

Work culture is a set of assumptions or belief systems, values, and norms developed in an organization that serve as behavioural guidelines for members to overcome problems. Regarding external adaptation and internal integration of general and human resource departments, we realise that several problems, such as implementing the hospital's vision, mission, and motto, still need to be fully resolved (Mangkunegara, 2005).

PT Amaan Indonesia Sejahtera Serang branch can increase innovation in online loans by prioritizing employee well-being and creating a positive work environment. Happy and inspired employees are more likely to think creatively and devise new solutions to help the company succeed.

Table 1

Recapitulation of the Results of the Number of Permanent Employees of PT Amaan Branch of Serang 2021 to 2024

Year	Number of Permanent Employees	Decrease (%)
2021	500	-
2022	400	10%
2023	200	50%
2024	50	75%

Source: Primary Data, processed 2024

Table 1 indicates a decline in PT Amaan Cabang Serang employees from 2021 to 2024. In 2021, the employee count reached 500 individuals. Between 2021 and 2022, the workforce diminished by 100 employees, representing approximately 10% of the previous year's total. Between 2022 and 2023, an additional 200 employees were reduced, representing approximately 50% of the workforce from the preceding year. Between 2023 and 2024, an additional 150 employees were reduced, representing approximately 75% of the employee count from the preceding year.

The results of direct observation in the field show that the number of permanent employees at PT Amaan Branch of Serang has experienced an unstable decline every year from 2021 to 2024. This decline can be caused by various factors, such as a lack of innovation, employee welfare, and the impact of work culture from changing economic conditions. The company may implement efficiency measures to increase productivity or face changing industry challenges (Internal data of PT Amaan Indonesia Cabang Serang, 2024).

By combining innovation, employee well-being, and a strong work culture, companies can create an environment where productivity and efficiency increase without adding more employees. Benefits the company in terms of operational costs and can also improve employee satisfaction and overall company performance.

Research into efforts to promote innovation through employee welfare and workplace culture. This study focused on employees at PT Amaan Indonesia Sejahtera's Branch of Serang. Employees of PT. Amaan Indonesia Sejahtera, Branch of Serang, have reported a lack of innovation in encouraging welfare and work culture. The company seeks to address existing deficiencies. One of them is to maintain frequent effective communication and provide employees with opportunities for innovation.

THEORETICAL BASIS

Innovation

Workplace innovation involves developing and implementing new ideas, processes, and technologies designed to improve workplace effectiveness and productivity. This innovation can

involve improving management systems, automating processes, and implementing the latest digital technologies. It aims to create a work environment that is more responsive and adaptive to change. Gupta et al. (2022) state, "Workplace innovation plays an important role in increasing organizational competitiveness through process optimization and developing more creative and collaborative human resources."

Employee welfare

Employee well-being includes various forms of compensation, such as bonuses and benefits, and non-material, such as mental health support, training, and work-life balance. The goal is to improve workers' quality of life so that they can be more motivated and productive in carrying out their duties. An effective well-being program improves performance and reduces absenteeism and turnover rates. According to Sharma & Singh (2023), "Improved employee well-being contributes significantly to loyalty and productivity, as well as creating a healthier and more supportive work environment."

Work Culture

Work culture is a system of values, norms, and habits that develop in an organization, influenced by the vision and philosophy of its founders. This culture is formed through socialization, where employees internalize the rules and guidelines that direct how they think and act in the work environment. A strong work culture can increase employee ownership, collaboration, and productivity. According to Rahman et al. (2023), "An inclusive and adaptive work culture plays a critical role in strengthening organizational innovation and performance, as well as creating a work climate that is conducive to growth."

METHOD

This research employs a quantitative methodology. Ali et al. (2022) assert that quantitative research methods are grounded in empirical data and predominantly utilize numerical analysis. This study employs documentation and literature review as its data collection methods. The documentation method involves collecting the necessary data for the study. The literature study method involves examining, compiling, and analyzing literature from journals, articles, books, and prior research pertinent to this study.

RESEARCH RESULTS AND DISCUSSION

Descriptive Statistical Analysis

Table 2 Descriptive Statistical Analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Innovation	48	30	45	34.71	3.935
Valid N (listwise)	48				

Source: SPSS 29 Data Processing, processed 2024

The results of Table 2 above show that 48 respondents participated in this study. The highest innovation value was 45, and the lowest was 30, while the average innovation value was 34.71.

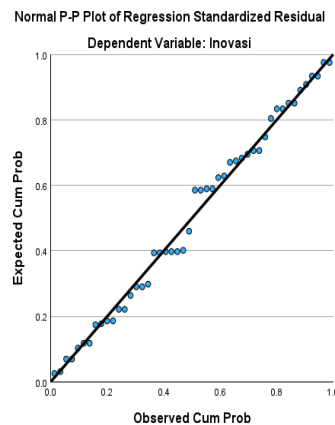### Classical Assumption Test Normality Test

Figure 1 P Plot Normality

The normality test results for the variables above, assessed using the P-Plot standard, indicate that the points approximate the 45-degree line (aligning with the diagonal). Consequently, the Employee Welfare (X_1) and Work Culture (X_2) variables concerning Innovation (Y) are deemed normal, allowing for the execution of a regression test.

Multicollinearity Test

Table 3 Multicollinearity Test Output Results

Coefficients^a							
Model	Unstandardized B	Coefficients Std.Error	Standardized Coefficients Beta	T	Sig.	Collinearity Tolerance	Statistics VIF
1 (Constant)	14,372	2,741		5,243	< ,001		
Employee welfare	,212	,068	,417	3,120	,003	,554	1,805
Work culture,	,212	,071	,400	2,993	,004	,554	1,805

a. Dependent Variable: Innovation

Source: Data Processed by SPSS 29

From the output results above, *multicollinearity* occurs if the Tolerance value is <0.1 and VIF> 10, as seen from the Collinearity Statistics column. Based on the table above, the values of the Employee

Welfare and Work Culture variables are (1.805 and 1.805> 0.1) while the tolerance values of the Employee Welfare and Work Culture variables are (554 and 554 <10) because the VIF value between the two variables is not greater than 10, it can be concluded that there is no multicollinearity between the independent variables. Without *multicollinearity*, the study can use a linear regression test.
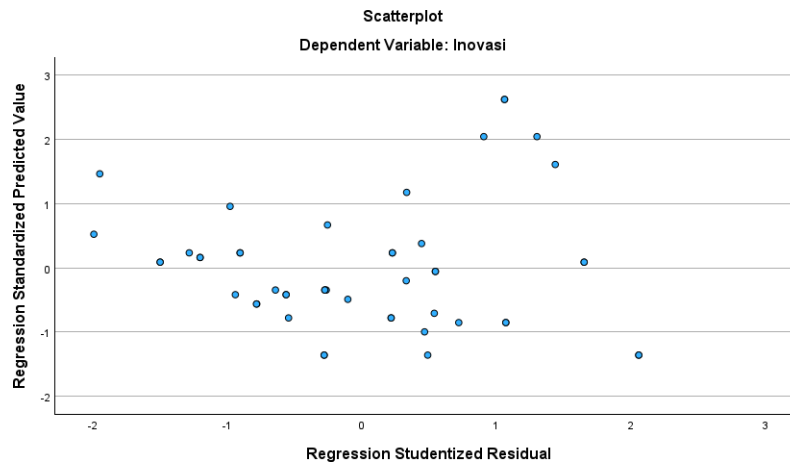
Heteroscedasticity Test

Figure 2 Heteroscedasticity Test

Source: Data Processed by SPSS 29

As the image above shows, the data distribution is irregular and does not follow a specific pattern. Additionally, the distribution is above and below the 0 on the Y axis, which suggests no heteroscedasticity issue.

Analysis Test

Table 4 Simultaneous Coefficient Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.745[a]	.556	.536	2.681

a. Predictor: (Constant), work culture,employee welfare
b. Dependent Variable: Innovation
Source: data processed by SPSS 29

Based on the table above, it can be seen that the coefficient of determination (R^2) value is 0.211. The coefficient of determination (KD) calculation is then used to determine the percentage of the influence of the Employee Welfare and Work Culture variables on innovation, namely as follows:

KD = R2 x 100%

   = 0.536 x 100%

   = 53.6%

The calculation indicates that Employee Welfare and Work Culture account for 53.6% of the influence on innovation, while the remaining 46.4% is attributed to other factors not addressed in this study. The correlation coefficient 0.745 indicates a strong relationship between Employee Welfare and Work Culture and innovation.

Table 5 Multiple Linear Regression Validity Test

Coefficients[a]							
Model	Unstandardized B	Coefficients Std.Error	Standardized Coefficients Beta	T	Sig.	Collinearity Tolerance	Statistics VIF
1 (Constant)	14,372	2,741		5,243	< ,001		
Employee welfare	,212	,068	,417	3,120	,003	,554	1,805
Work culture,	,212	,071	,400	2,993	,004	,554	1,805

a. Dependent Variable: Innovation

From the results of the management above with the help of SPSS 29 software, the following equation was compiled:

$$Y = \alpha + b1\ X1 + b2\ X2$$

$$Y = 14.372 + 0.212X1 + 0.212X2$$

Where :

Y = Innovation

X_1 = Employee welfare

X_2 = Work Culture

a = Constants

$b_1 b_2$ = Directional figure / Regression coefficient

According to the regression equation obtained, the regression model can be interpreted as follows:

The constant value of 14.372 means that if the values of Employee Welfare (X_1) and Work Culture (X_2) are zero, then Innovation (Y) is 14.372. The Employee Welfare Coefficient (X1) value is positive at 0.212, meaning that every addition/increase of 1 unit of Employee Welfare will result in Innovation increasing by 0.212 1 unit.

The Work Culture Coefficient (X_2) has a positive value of 0.212, meaning that every addition/increase of 1 unit will increase innovation by 0.212 1 unit.

Hypothesis Testing

Table 6 T-test

Coefficients[a]							
Model	Unstandardized B	Coefficients Std.Error	Standardized Coefficients Beta	T	Sig.	Collinearity Tolerance	Statistics VIF
1 (Constant)	14,372	2,741		5,243	< ,001		
Employee welfare	,212	,068	,417	3,120	,003	,554	1,805
Work culture,	,212	,071	,400	2,993	,004	,554	1,805

a. Dependent Variable: Innovation

Source: Data processed by SPSS 29

Based on the t-test table above, which uses a 2-way test and a significance level of $\alpha = 0.05$ with

degrees of freedom (df) N-K = 48-23 = 45, the t-table value is 1.679.

Employee Welfare Variable (X₁)

Ho: Partially, there is no encouragement for Employee Welfare through Innovation

Ha: Partially, there is a push between Employee Welfare and Innovation.

The t value and count were obtained based on the regression analysis results. The value generated from the hypothesis test for count is 3.150. It is known that the table value is 1.679. If the count value exceeds the table (count 3.150 > 1.679), Ho is rejected, and Ha is accepted. It proves a drive between employee welfare and innovation at PT. Amaan Indonesia Sejahtera Branch of Serang.

Work Culture Variable (X₂)

Ho: Partially, there is no encouragement between Work Culture Through innovation

Ha: Partially, there is an influence between Work Culture and innovation.

Based on the regression analysis results, the t value was obtained from the count, and the value generated from the hypothesis test for the count is 2.993. It is known that the t-table value is 1.679. If the count value exceeds the table (count 2.993 > 1.679), Ho is rejected, and Ha is accepted. It proves that the Encouragement of Work Culture Through Innovation of PT. Amaan Indonesia Sejahtera Serang Branch.

F Test

Table 7 F Test

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	404.464	2	202.232	28.135	<,001ᵇ
	Residual	323.453	45	7.188		
	Total	727.917	47			

a. Dependent Variable: Inovasi
b. Predictors: (Constant), Budaya Kerja, Kesejahteraan karyawan

Source: data processed by SPSS 29

With a confidence level of 5% or 0.05

$$Df_1 = K-1 \ (3-1) = 2$$

$$Df_2 = Nk \ (48-3) = 45$$

The value of F_{table} is known in Table 3.20. From the calculation results, the F_{count} value of 28.135 was obtained to determine whether the influence is significant. A comparison of the F_{count} value 28.135> F_{table} 3.20 was carried out. Based on the test criteria above and the calculation results, it can be concluded that innovation is encouraged together through employee welfare and work culture in the PT Amaan Indonesia Sejahtera Banch of Serang industry.

CONCLUSION

Based on the results of the analysis of this research data, the author can conclude that:

1. Employee welfare provides a substantial impetus for innovation, as evidenced by a t-count hypothesis test result of 3.150. The t-table value is 1.679. The t-count value exceeds the t-table value (t_{count} 3.150 > t_{table} 1.679), so the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted. Demonstrates an initiative to promote innovation via employee welfare in the online loan sector at PT Amaan Indonesia Sejahtera, Branch of Serang.

2. The hypothesis test for a t-count of 2.993 indicates a strong drive for innovation through work culture. The t-table value is known to be 1.679. When the t_{count} value exceeds the t-table value (t_{count} 2.993 > t_{table} 1.679), Ho is rejected, and Ha is accepted. This demonstrates that PT Amaan Indonesia Sejahtera, Serang Branch, is working to foster innovation through a work culture in the online loan industry.

3. Simultaneously with a confidence level of 5% or 0.05, the F_{table} value is 3.20. From the calculation results, an F_{count} value of 28.135 was obtained. To determine whether the effect was significant or not, a comparison of the F_{count} value of 28.135 > F_{table} 3.20 was carried out. The online loan industry at PT Amaan Indonesia Sejahtera, Serang Branch, has a collective drive for innovation through employee welfare and work culture, as indicated by the test criteria and the calculation results. It implies that work culture and employee welfare are inextricably linked. An increase in employee welfare will stimulate innovation.

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